



## USA Mortgage

- Competitive rates
- Largest mortgage bank in Missouri
- Reliable communications
- Seasoned mortgage professionals
- Excellent customer service
- Programs to fit your credit needs.

ARE YOU READY TO  
BUY A HOME?  
CALL TODAY TO  
DISCUSS YOUR OPTIONS.

# Renovation Loans

## HomeStyle

- Max loan amount \$453,100
- Owner occupant, second homes and investment properties
- Condos, one to four units allowed (manufactured homes not allowed)
- Renovation costs up to 50% of the after improved value
- Incomplete properties when the builder went out of business allowed
- No restrictions on improvements (must be permanently fixed to property and add value)
- Contingency reserve is allowed from out of pocket

## FHA 203K

- 3.5% minimum down payment requirement
- Maximum loan amount of \$294,515
- Upfront mortgage insurance premiums financed into loan
- Monthly mortgage insurance premium
- Existing homes eligible
- Seller concessions 6%
- Condominiums may be eligible, must be on FHA approved list
- No income limits
- No minimum on renovation costs
- Gifts allowed



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